

*Chapter 17 from*  
**CANADIAN HOUSING**  
**A Reader**

**Albert Rose**  
**Social Aspects of**  
**Public Housing**

*Ontario Housing*  
Fall, 1967

Edited by  
Kamal S. Sayegh

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## 17. SOCIAL ASPECTS OF PUBLIC HOUSING

Albert Rose

The major rationale for government intervention in the housing market has always been and still is a matter of human need and social responsibility. Although it can be demonstrated that government intervention in housing will often serve a most important economic objective, the fundamental requirement remains the meeting of human need. When an important proportion of a national community's population is unable, through its own resources, to satisfy one of the three basic elements of the living standard (food, clothing or housing), there is a *prima facie* case for government action in what has been a personal or private matter for hundreds of years.

If it is true (and the writer considers it to be a self evident truth) that assurance of the opportunity to acquire adequate housing accommodation is a basic human right, then research in the field of housing must be for the most part related to the social considerations which underlie the housing program. It is now accepted more and more throughout Canada that many of our efforts in such fields as education, maintenance of sound employment standards, and fulfilment of reasonable productivity goals as well as many more economic and social objectives, are subverted by the absence of adequate housing accommodation for many thousands of Canadian families. If this is true, then government intervention in the field of housing — whatever its effects upon employment, the money market, the rate of interest, and other fiscal considerations — is essentially a social phenomenon. We support the expenditure or at least the raising or lending of hundreds of millions of dollars each year to accommodate families who might otherwise find it absolutely impossible to acquire housing accommodation, primarily because most Canadians feel that this is a matter of importance to the entire Canadian society. A matter of importance to society is by definition a social consideration, and therefore, it follows that much of our research must be directed towards an examination of our success or failure in meeting the social objectives we embrace, consciously or unconsciously, in the housing field.

My own reasoning runs along the following lines. Because we have set a relatively high standard for ourselves among the nations of the world, we Canadians are tremendously concerned with our failure to ensure adequate housing accommodation for every individual and family in our nation. We feel consciously that it is unreasonable to expect thousands of elderly people to live in miserable, inadequate, cold, unlit and unventilated single rooms in the remaining old buildings in the center of our large cities. We feel that it is unreasonable to expect thousands of our families to raise their children and to expect their children to escape the circumstances of their parents, if they must live crowded together in smaller and poorer accommodation than we feel can be made available at reasonable cost to every family in our society. Our interference in the housing market through the passage of national and provincial legislation is designed, however, to assist those families whom we select on the basis of certain criteria as the most appropriate beneficiaries of our programs and, contrariwise, we attempt to

eliminate from consideration those individuals and families whom we judge on the same or other criteria to be able to take care of their own housing requirements.

In the course of time we have created in Canada a simple tri-partite division of families on the basis of a simple income distribution and we have assigned to each of these three layers in our society a certain role with respect to their capacity to meet their own housing needs. In the upper third, or perhaps we should say in the upper layer, which is now possibly only 10 or 15 per cent, we believe that almost every person can acquire housing accommodation of adequate quality and quantity for himself and his family entirely through his own resources and those of the traditional lending facilities within our community. These individuals and families can afford by virtue of their incomes to buy houses almost without regard to price. The only exception might be some luxurious accommodations which are beyond the financial capacity of all but a handful of families within any metropolitan community. If these families should choose on the other hand to rent accommodation, they can with their own resources rent almost any accommodation available in the community without regard to its price. This upper layer is, we have come to realize, the only group in our western industrial society who can meet their own housing needs with their own resources and their own capacity to borrow in the money market.

The middle third regrettably no longer includes the middle income families in our Canadian income distribution but extends more truly from approximately the 60 to 90 per cent region in our total income distribution scale and is the group which now benefits substantially from the housing operations supervised by Central Mortgage and Housing Corporation in its administration of the National Housing Act. A decade ago we would have included the entire middle third as the group for whom the mortgage insurance provisions of the National Housing Act were intended. Over the years, however, we have watched the provisions of the National Housing Act become less and less available to families in the lower half of the middle third of the income scale. These provisions are being increasingly utilized by the upper half of this middle third which, as I have indicated, comprises those families in the 60 to 90 per cent region of the income scale. These facts are truly both a social and economic phenomenon of the first importance in Canada because, without admitting it, a very substantial proportion of those in the *upper half* of the income distribution are in fact subsidized in their search for adequate housing accommodation.

The bottom layer of Canadian families and individuals (the lowest third) has not changed either its absolute or relative position very much during the past thirty years or more since the passage of the first federal legislation, the Dominion Housing Act of 1935. These are the families and persons for whom direct public intervention in the housing market has always been intended and for whom public housing has, for the most part, been considered justifiable, particularly public housing where the price to be paid by the purchaser has been subsidized by one or more sets of tax-

payers. In Canada, until the recent operations of the Ontario Housing Corporation, public housing accommodation in any community was restricted to families who were judged on the advice of economists to fall within the lowest third on the scale of income distribution. These families were judged to be almost entirely incapable of acquiring sufficient housing accommodation, adequate in space and quality to meet their own needs. What this amounts to, then, is a set of judgments that have guided us, consciously or unconsciously, for three decades in our approach to providing legislative and financial resources to help Canadians attain a basic element in their standard of living.

### **Social Aspects of Housing Requiring Research**

There are many areas of housing which would lend themselves to investigation through the familiar research process, if there were persons available and interested in these matters to undertake such research. Since the provision of housing involves fiscal and economic considerations, there is much room for investigation of the impact of various monetary policies upon the housing market and, in turn, for investigation of the impact upon the money market of operations within the housing industry itself. Since housing is also a fundamental industry employing directly more than half a million Canadians and indirectly affecting a good many other workers engaged in the production of all sorts of components and furnishings, the fields of labor and labor relations and labor economics offer many fruitful opportunities for research. The housing industry has for a long time been considered relatively inefficient for a great many reasons; the housing labor force has been considered reactionary; the production, distribution and pricing of building materials have all been considered inefficient and overly costly. All of these areas offer opportunities for the economist, the monetary specialist, the labor economist, and the trade union researcher to undertake fruitful research.

As far as governmental housing agencies are concerned, however, it is my view that the main research thrust should be made in what has come to be called "research into social aspects of housing". In the introductory portions of this paper it was argued that the basis of all governmental intervention is fundamentally the meeting of human need. The individuals and families who are to be offered the opportunity of benefiting from these programs require a selection process and a set of judgments which to date have rarely been studied systematically in the western world. The basic questions that arise when governments consider the development of housing programs are really very simple, although so deceptively simple and full of traps that one can only present them with tongue in cheek. For example:

What levels of government are responsible for intervention in the housing market in a country like Canada?

Why should any level of government in a country like Canada assume the responsibility to assist in the provision of housing?

What legislation is required to provide greater opportunities for Canadian families and individuals to acquire more adequate housing accommodation?

What set of taxpayers should pay for the housing program? If governments are to co-operate in the program, what is the appropriate formula for sharing the required capital and operating expenditures?

What families and individuals should be offered the opportunity to benefit from housing programs in Canada, and on what basis should these be selected?

What benefits do we expect to flow from an improvement in the physical and social aspects of housing accommoda-

tion upon Canadian family life?

Who should administer the program in a federal country — that is, what department and at what level of government? Moreover, what persons with what kinds of training and experience should be recruited as housing administrators?

These questions are constitutional, political, economic, social and administrative in nature. In a federal country like Canada it is inevitable that questions of this nature should arise whenever a problem becomes so important that there is sufficient impetus to have it examined and perhaps met on a provincial or a national scale. Nevertheless, these questions must be answered and it is a fact that during the past thirty years, in Canada, most of them have been answered as follows: housing is a fundamental constitutional responsibility of the provincial governments in Canada. The decision to pass legislation and to provide the legislative resources to enable Canadian families and individuals to acquire adequate housing accommodation is a political decision that will be taken when and if it appears to be politically advisable and not necessarily because it appears socially advisable. The significant expenditures required to improve the housing conditions of thousands of Canadian families and individuals can only be sought through the borrowing capacity and tax-raising facilities of the federal government, which can make substantial amounts of money available, either directly or on loan, to the provincial governments who have constitutional responsibility.

Families will be selected as potential beneficiaries of these programs if it can be demonstrated that their incomes are so low or that they suffer from certain physical or social disabilities which make it impossible for them to assume the normal responsibilities within society of providing food, clothing and shelter for themselves. These families will be selected, then, on income criteria; on the basis of the inadequacy of the accommodation they inhabit at the time of application; by virtue of the size of their families; by virtue of their social and physical disabilities; and, perhaps, by virtue of certain emergencies which some families face from time to time as a consequence of fire, natural disaster or eviction. These housing programs, including the selection of beneficiaries and the administration of the physical and social aspects of the housing accommodation itself, are the responsibility of the provincial governments and their creatures, the local governments. To date they have mainly been exercised through federal-provincial, provincial or municipal housing authorities composed of appointed boards who hire staff to administer these programs.

This recital of the simple but very deceptive and difficult questions to be answered in any federal country embarking upon a housing program and which have been answered, to a substantial degree, in Canada since 1935, does in fact constitute the basis for most of the research that can be undertaken if we are to benefit from our experience and utilize our resources as economically as possible. The fact is that we have been working away, particularly since 1947 (and more particularly since 1964 with the advent of the Ontario Housing Corporation), on a variety of programs to acquire, develop or construct dwelling units, and to utilize them as socially-assisted housing without really testing, through the use of scientific method, many of the fundamental questions to be considered.

### **The Questions for Research**

Since 1950 the various levels of government in Canada have co-operated in constructing, or otherwise acquiring, some 22,000 dwelling units to be rendered to families con-

sidered in need of such assistance. Some of these families have remained only a month or two; some have remained for several years; some families have seen their children grow up and marry and leave public housing; others have seen their families increase substantially in size and have become more or less permanent public housing residents. By virtue of such turnover, whether as a result of the normal family cycle or as a consequence of the inability of some families to adjust to the rules and regulations that must reasonably be imposed in public housing programs, we might estimate that as many as 35,000 to 40,000 Canadian family units have lived, for some period of time, in public housing dwellings.

Who were these families or individuals? What were the social and economic circumstances that brought them, at some stage in their lives, to apply for socially-assisted housing accommodation? What were their experiences while residents in such dwellings? Did they experience some relief from the problems which beset them as applicants, or did they benefit at all? In general, did families gain, from a social and economic point of view, as a consequence of their experience in socially-assisted housing accommodation, or did they merely live there as tenants of a public landlord rather than a private landlord?

In the case of the many thousands of families who, having spent some time as tenants in publicly provided housing accommodation, have then left, many questions may be raised. Why did they leave? Where did they go? Were their social and economic standards better or worse following a period in a public housing dwelling unit?

All these questions constitute potential areas for research. They are not in themselves research questions, because they have not been formulated in such a way that they can be studied. It is not sufficient to ask, for example, "did the tenant families in community 'X' during the years 1960 to 1967 benefit from their period of living in a public housing project?" We need to know a great deal about such families before we can even develop a research design. But, even before that, we would ask the questions in an entirely different way. For example, when we ask whether families have benefited from a period of residence in a socially-assisted housing environment, what does the word "benefit" mean? We need to know a great deal more about families who are offered accommodation in public housing and about the social and other problems which beset them if we are to consider whether or not they have benefited to some degree, to a slight degree, or not at all, as a consequence of their experience in a more adequate physical and social housing environment. Moreover, if we examine the question of social and economic benefit to these tenants, we need to make a great many judgments about what constitutes improvement or lack of improvement in personal or family behaviour.

Research in social aspects of housing, then, is by no means a simple set of concepts, nor is it a matter to be treated lightly. The many sources of information, or the main units of observation (as the researcher would put it), are the families themselves. How reliable are these families as judges of their own situation, both the external and the internal situation, with all of its problems and complexities prior to their application for public housing, let alone as observers of what has happened to them once they have been removed from conditions of gross physical and social inadequacy and offered, what we consider to be, a standard of adequacy equal to that of most of the Canadian population? And yet, if we cast too much doubt upon the validity of their observa-

tions and upon the reliability of their expressions of opinion and attitudes towards their experiences in communicating with research interviewers, what other sources of information do we have, if any? Can we assume that a housing manager, or a tenant selection officer, or a tenant relations officer, is such a competent observer and so research-minded that he or she can be expected to make the observations and the judgments that constitute research data in any social field? Needless to say, we cannot rely upon the staff, not merely because they are exceedingly busy people but because we cannot leave to chance the possibility that the individual staff member is or is not research-minded, and is sufficiently devoted to the task at hand to communicate useful data to the research team.

The difficulties in conducting research into social aspects of housing are enormous. Most of the questions that arise for investigation and which arouse a great deal of interest in the minds of the social scientist or the researcher have not yet been posed properly to undertake fruitful research; nor is it easy for the writer or anyone else to frame them in such a way that research will be easy. The sources of data are either the statistical records compiled by the tenant selection staff and the management and administrators of the housing projects and/or the verbal observations of the residents concerning the experiences, views and attitudes of the tenants themselves. Both of the primary sources of data are subject to a considerable amount of question with respect not merely to their reliability as informants but also to the

In examining basic human need no responsible social scientist or social researcher can concern himself only with the supply side of the equation. It is a fact that supply of housing is extremely important and without the creation of many thousands of dwelling units provided under public auspices we are not assuming our social responsibility as citizens to assist those members of our community who are much less fortunate than most of the population. Nevertheless, the politician, the social scientist and the citizen at large must continue to ask for evidence concerning the attainment of the objectives of the program. Does the program really meet human need other than the mere need for a roof over the head of a single elderly person, or a family of low income, even if that roof is much more adequate than the one previously sheltering them? No researcher in either his public or private capacity as a citizen can fail to examine the questions which today are lumped under the handy phrase of "cost-price and benefit ratios", for it is a two billion dollar per annum investment in residential housing, of which we are demanding an appropriate share to assist families in need. Housing is a tremendously important industry in Canada and the diversion of more and more of its product to one segment of the community rather than another must be justified by more than compassion, more than appeals to charitable impulses, and more than the obvious needs of poor people. We need the research data desperately to prove that our increasing input of capital and labour in socially-assisted housing provides fundamental social and economic benefits, first of all to the families who are selected to receive these benefits, and ultimately to the community as a whole.

If it is very difficult to undertake research in social aspects of housing, then perhaps our difficulty to this point has been that we contemplate vast research undertakings involving months or years of investigation and hundreds, if not thousands, of families for study. Perhaps what we need more than anything else at this stage is a series of experimental studies in which we could examine very carefully the experience of certain types of families in public housing



accommodation, devoting all our limited resources to an examination in depth of their individual, familial and social behaviour while resident in public housing accommodation. As an example, we know already that we admit to public housing dwellings the following types of families:

- intact families: the father, mother and one or more children;
- broken families: headed usually by a mother with one or more dependent children;
- elderly couples without children;
- single persons who are elderly, either as the survivors of families, or who have never married.

We need to conduct limited investigations of small groups of each of these types of household for approximately a year or more following admission to public housing, and to examine in great depth what changes occur in their lives while it is possible for them to recall what their lives have been. In this way we can examine a great many of the myths of public housing, including the notion that many families require only a month or two, or at the most six months, to recharge their batteries as it were, and to become independent and self supporting again and able to compete in the open housing market. This may be true of a few families in our society, but for the most part it is nonsense. On the other hand, we believe that most broken families, particularly those headed by a woman in receipt of Mothers' Allowance (a wholly provincial program in Canada), have only one hope in life and that is admission to a public housing project where they will remain for the rest of their days until all their children grow up and depart, leaving their mother elderly, presumably worn out, and ready for admission to a home for the aged. It is probably true, of course, that among the most disadvantaged families in our society are those where the father has died, or deserted and left the woman with several dependent children, particularly young children whose care prevents the mother from seeking employment. These families, while inhabiting some of the worst housing in our urban centers, naturally aspire to public housing accommodation, but whether this is their ultimate goal and whether they intend to sit forever in possession of a scarce dwelling unit is a question often raised but never answered through research. In fact, in all fields of human relationships we need to investigate the difference, if any, between those families who are allegedly self supporting yet in receipt of low income and those who are dependent upon one or more programs of welfare assistance.

Indeed, we know almost nothing about most families who apply for publicly provided housing accommodation. We know very little about their motivation; we know very little about their expectations as they enter a public housing dwelling; we know very little about their reasons for disliking such accommodation, as a good many families do; we know very little about their reasons for leaving; and we know very little, in fact almost nothing, about their future accommodation in urban areas. And yet throughout this process we have expended hundreds of hours and effort and thousands and thousands of dollars in attempting to help families who apparently could not be helped. If we have not been able to help them, the fault may rest somewhere in their own pathology, or it may rest within the arrangements we have employed in our own program. These questions are well worth investigation.

Finally, there are many unanswered questions about the community's attitudes towards publicly provided housing accommodation. From 1949 to 1964 most of us simply took for granted that the great majority of our Canadian families

wanted no part of any socially assisted housing in their own neighbourhood, and that they would deeply resent families who would be, as someone has put it, "foisted upon them". In many municipalities there has been active and energetic opposition towards the development and construction of publicly provided housing accommodation and outright social and emotional opposition towards the movement of families into previously so-called private self supporting neighbourhoods.

One of the objectives implicit in the creation of the Ontario Housing Corporation was the breakdown of this opposition, and one of the reasons why I was interested in the Corporation from the time of its formation was the argument that OHC would attempt, for the first time, to integrate so-called poor or deprived families of low income with middle-income families in the same neighbourhood. We now have almost three years of experience in social integration, distinguished by an early period of outright opposition to the operations of the Ontario Housing Corporation in purchasing existing housing in various suburban municipalities in Metropolitan Toronto and, later, a quiescent period in which, with much of the available housing already purchased by the OHC, the Corporation proceeded to develop and construct additional public housing by more direct methods. And yet, during the past two years, as the period of outright and noisy opposition has quietened, we have not embarked upon the studies that would demonstrate whether or not we have, in fact, achieved social integration and, if so, to what degree. To what extent have families whose incomes fell into the lowest third in the income distribution really been able to integrate with families in the so-called working class, the lower portions of the middle class, and with other middle class families who lived in suburban housing developments? How many of the tenants who were in occupancy when the OHC purchased their accommodation have remained to be integrated with the applicants for public housing accommodation? Why did the remainder leave? How many of the public housing tenants themselves who were originally accommodated in these new housing areas have remained sufficiently long to enable the process of integration to take place, and why have they remained? As far as I know no one knows the answers to these questions and, while I am willing to accept the argument that the Corporation has been extremely occupied in acquiring, developing and constructing new housing accommodation, I would argue that the time has come to introduce a larger research component into its operation. If this is not done soon, and we begin to receive the answers to some of these questions, the danger is that five or ten years from now the Corporation (and I refer primarily to the Ontario Housing Corporation at the moment, as we are meeting in the Province of Ontario and because it is the most active agency in the country, although the argument will apply sooner or later to other provincial housing corporations) may hold 50,000, 60,000 or 75,000 dwelling units and still not know whether, in fact, it has provided anything more than a temporary benefit to those families for whom its operations were designed.

#### **The Importance of Standards of Accommodation**

A visitor to nations outside North America cannot fail to be struck by the tremendous difference in the standards of housing accommodation available to most citizens within these nations. During a recent visit to Europe (specifically to France) and to the Middle East (specifically to Israel and Jordan) I found that the old questions which have plagued Canadian housing policy for the past half century inevitably



arose in every contact with local officials (elected and appointed), and professional and volunteer workers in the community agencies. In France and Israel, for example, the notion that the sole objective of housing policy should be the attainment of a separate detached dwelling unit for every family — and I contend that this has always been the basis of Canadian policy — is unthinkable and even incredible. In the Paris metropolitan area no one would dream of separate dwellings along with home ownership for families in the lowest half or even the last four-fifths of the population. In the Tel Aviv metropolitan area the ownership of an apartment tends to dominate the housing market but the Ministry of Housing is fully aware of the inhibiting effects of this policy upon the overall objective of housing accommodation for all family units. In France, the Netherlands, and Israel (three examples of modern Western communities), multiple housing accommodation for most of the population is accepted and is not considered one bit inferior to our North American idea of individually owned detached dwellings.

Nevertheless, in all of these areas that I have been privileged to visit during the past two years, and as recently as a month ago, a Canadian cannot fail to be aware of the difference in overall space standards for families who must have governmental assistance in attaining housing. A visit to the old city of Jerusalem and to areas that were recently within Jordan takes the visitor through habitations which have proceeded for 2,000 years or more, much as they are today. One hears Americans state openly that they would like to take representatives of the dissatisfied and riotous residents of the centers of many American cities to the old bazaars and refugee camps of the Middle East to show them how well off they really are. Unfortunately, this attitude cannot be accepted as any solution to our problems in North America. We are not going to convince the deprived or low income families residing in Halifax, Montreal, Toronto, Winnipeg or Vancouver that they have nothing to complain about because refugees in many parts of the world, and urban dwellers for that matter in many metropolitan areas elsewhere, are miserably housed.

In an affluent urban industrial society, like that of Canada and the United States, housing standards for those families who require socially-assisted accommodation must always be related to the standard prevailing throughout the majority of the population. Nevertheless, the bare-foot Canadian boy with cheek cannot dismiss the question of standards of accommodation if it can be shown that these stand in the way of meeting the basic shelter needs of thousands of families who must wait unconscionably long periods of time to be accommodated.

In the early post-war years a number of Canadian architects and planners called for a standard of accommodation involving as much as a third less space than that prevailing in NHA standards for families requiring public housing. Most of us rejected these suggestions as likely to create first and second class citizenship within our population, not to mention a clear invidious distinction which would make our past notions of stigma mild by comparison. Yet, I wonder whether our architects have been given the opportunity they require to create decent adequate housing accommodation in the socially assisted sector which would not necessarily provide the same standards of space at the inordinate costs prevailing in the open market. For example, one wonders why it is necessary to build accommodation for elderly couples in which a bedroom is provided in a separate room distinct from the living and dining space,

surely at much greater cost. It seems perfectly clear that most of the world's population, no matter what the size of family, live in one room per family. Needless to suggest, I am not recommending this last pattern as a component of Canadian housing policy, but as far as elderly couples are concerned I wonder how many of them would be content with one suitably designed room, providing living, dining and sleeping accommodation (with a separate bathroom, of course), rather than their present accommodation in the old buildings of our major cities while having the privilege affluent Canadian society extend second class housing and of remaining on a waiting list, surely extended while we take the time to build one-bedroom apartments.

I am most definitely not recommending that we in the thus second class citizenship to families in need of assistance in the housing market. Nevertheless, I am advocating that our architects and planners be given more scope to come up with new designs that will enable us to produce much more housing with the same total land and cost requirements.

### Conclusion

I hope that this paper will not be interpreted in the traditional way in which the warm hearted or public spirited utterances of the social scientist are customarily treated. I am accustomed to the kindly tolerance of my listeners and readers who indicate later that they enjoyed the sermon and were not unhappy about being threatened with hell-fire and damnation.

Research, they will admit, is a good thing and, of course, they are in favour of it, but under the present circumstances — those prevailing for the past fifty years and presumably for the next fifty years — research into the social aspects of housing will inevitably have a low priority. The reason is quite clear in their view, for the need is supply, the production of thousands and thousands of dwelling units. The need is not for study, because we do not really need research to see that thousands of Canadian families and individuals are in need of adequate housing. I could not agree more with some aspects of this argument and, in particular, would concur that we need no serious research in Canada and the United States to demonstrate that we have slum areas, that we have housing in need of rehabilitation instead of clearance, that we have neighbourhoods that are inadequate from many points of view, and that children, old people, and family life itself are suffering serious deprivation by virtue of our permanent housing crisis.

What we need, however, is a serious systematic research program designed to evaluate the consequences of what we have done, what we are now doing, and what we intend to do. As a responsible citizen I cannot advocate a program of socially assisted housing at any price merely because I am aware that there is tremendous human need. I want to know what evidence there is that I have really been helping to meet human need, and I cannot restrict my view simply to the physical shelter I am helping to provide. In many families there are deep set physical, social and emotional problems that cannot be met merely by putting a roof over the heads of the members of the family. At the same time, we must know whether we are in fact attaining our objectives of social integration — of enabling families to re-enter the mainstream of economic and social life in this country — by helping to provide them with decent housing accommodation in an adequate environment. If we believe that the only question is, "How many dwelling units do we make available?" then I fear that we are merely bequeathing the most difficult questions to those who will succeed us by 1980 and thereafter.